

United States Bankruptcy Court

Eastern District of Virginia

Norfolk Division

600 Granby St., Room 400

Norfolk, VA 23510

Case Number 13-70359-FJS

Chapter 7

Judge Frank J. Santoro

In re:

Bessie Lee Watson
aka Bessie Lee Freeman
909 Little Fork Road
Suffolk, VA 23438

SSN: xxx-xx-6684 **EIN:** NA

CLERK'S NOTICE OF PRESUMED ABUSE
UNDER 11 U.S.C. § 707(b)(2)

Insufficient information was filed with the petition in the above captioned case to permit the clerk to make a determination concerning the presumption of abuse at the time of filing. Additional information subsequently filed by the debtor indicates that a presumption of abuse has arisen under § 11 U.S.C. 707(b)(2).

Creditors may have the right to file a motion to dismiss the case under § 11 U.S.C. 707(b)(2) of the Bankruptcy Code. Under § 11 U.S.C. 707(b)(2)(B) the debtor may rebut the presumption by showing special circumstances.

Dated: July 11, 2013

William C. Redden
Clerk of Court

(clktcabuse)

Certificate of Notice Page 2 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Bessie Lee Watson
 Debtor

Case No. 13-70359-FJS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-8

User: atkinsj
 Form ID: clkntcab

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 Total Noticed: 74

Date Rcvd: Jul 11, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2013.

db +Bessie Lee Watson, 909 Little Fork Road, Suffolk, VA 23438-9791
 cr +Statebridge Company, LLC as servicer for The Bank, D. Carol Sasser, Esquire,
 Samuel I. White, P.C., 5040 Corporate Woods Drive, Suite 120,
 Virginia Beach, VA 23462-4377
 11598678 Alcoa Billing, 3429 Reynolds Dr, Alcoa, TN 37701-0000
 11640164 +Alcoa Billing (notice), Greg Roth, CEO, PO Box 740022, Cincinnati, OH 45274-0022
 11598684 +BSI Financial Services, 314 N. Franklin St, Titusville, PA 16354-2528
 11640165 +BayPort CU (notice-FDIC), George R. Dudley Jr., CEO, 3711 Huntington Ave.,
 Newport News, VA 23607-2710
 11598679 +Bayport Federal Credit Union, 2445 Old Taylor Road, Chesapeake, VA 23321-2233
 11598680 +Bon Secour Neuroscience, P.O. Box 843359, Boston, MA 02284-3359
 11598682 Bon Secours, P.O. Box 28538, Henrico, VA 23228-8538
 11598681 Bon Secours, P.O. Box 26538, Henrico, VA 23228-0000
 11640167 +Bon Secours (RA), Michael L. Goodman, 4501 Highwoods Pkwy., Glen Allen, VA 23060-6152
 11661178 Bon Secours Maryview Med Ctr, c/o Greer P. Jackson, Jr., Esq., Spinella, Owings & Shaia, P.C.,
 8550 Mayland Drive, Richmond, VA 23294-4704
 11598683 +Bon Secours Rodman Home, 184 Business Park Dr, Ste 100, Virginia Beach, VA 23462-6574
 11598685 +Cardiovascular Specialists, P.O. Box 843359, Boston, MA 02284-3359
 11744945 +City of Suffolk, P.O. Box 1583, Suffolk, VA 23439-1583
 11598687 +City of Suffolk, Dept of Finance, P O Box 1858, Suffolk, VA 23439-1858
 11598686 +City of Suffolk, 441 Market Street, Suffolk, VA 23434-5237
 11598688 +Credit Control Corp, P.O. Box 120566, Newport News, VA 23612
 11640168 +Credit Control Corp. (notice), Terry C. Fuller, Reg. Ag., 11821 Rock Landing Dr.,
 Newport News, VA 23606-4207
 11640170 +Emer. Coverage Corp (notice), Corp. Svc. Co., Reg. Ag., 1111 E. Main St., 16th Floor,
 Richmond, VA 23219-3532
 11640169 +Emer. Phys. of Tide. (notice), Allan G. Donn, Reg. Ag., 440 Monticello Ave, Ste 2200,
 Norfolk, VA 23510-2243
 11598689 +Emerg. Phys. of Tidewater, P O Box 7549, Portsmouth, VA 23707-0549
 11620738 Emergency Coverage Corp, PO Box 636019, Cincinnati, OH 45263-6019
 11598690 Emergency Coverage Corp, P.O. Box 740023, Cincinnati, OH 45274-0023
 11598691 +Equidata, 724 Thimble Shoals Blvd., PO Box 6610, Newport News, VA 23606-0610
 11640166 +Equidata (notice), Bennett Stein, Reg. Ag., 724 Thimble Shoals Blvd, 100,
 Newport News, VA 23606-2574
 11598692 First Premier, 3820 N. Louise Ave, Sioux Falls, SD 57107-0145
 11640354 +First Premier (notice), Corp Svc Co., Reg. Ag., 1111 E. Main St., 16th Floor,
 Richmond, VA 23219-3532
 11640171 +First Premier (notice), Corp Svc Co., Reg. Ag., 1111 E. Main St., 16th Floor,
 Richmond, VA 23219-3532
 11640172 GA Check Rec. (notice), Stephanie Fuller, Owner, 110 Main St., Covington, GA 30014
 11598693 +Georgia Check Recovery, P.O. Box 45, Jersey, GA 30018-0045
 11598694 +Grand Furniture, 1305 Baker Road, Virginia Beach, VA 23455-3317
 11598695 +Grand Furniture, PO Box 5970, Virginia Beach, VA 23471-0970
 11640159 +Grand Furniture (notice), Craig L. Stein, Reg. Ag., 1305 Baker Rd.,
 Virginia Beach, VA 23455-3317
 11598696 Harrison Watson, 99 Little Fork Road, Suffolk, VA 23438-0000
 11640161 IRS (RA) Civil Process Clerk, Office of US Atty, EDVA, 101 W. Main St., Suite 8000,
 Norfolk, VA 23510-1671
 11640345 +IRS/Atty Gen of US (notice), US Dept of Justice, 950 Pennsylvania Ave.,
 Washington, DC 20530-0009
 11640162 +IRS/Atty Gen. of US (notice), U.S. Dept of Justice, 950 Pennsylvania Ave.,
 Washington, DC 20530-0009
 11640163 +IRS/US Attys Office (notice), Attn: Greg Stefan, Esq., 101 W. Main St., Ste 8000,
 Norfolk, VA 23510-1671
 11662919 +Lincoln Automotive Financial Services, c/o Carl A. Eason, Esquire, Convergence Center IV,
 301 Bendix Road, Suite 500, Virginia Beach, VA 23452-1388
 11598700 Maryview, P.O. Box 843359, Boston, MA 02284-3359
 11640173 +Med. Ctr Radiologist (notice), Kaufman & Canoles, PC, Reg. Ag, 150 W. Main St., Ste. 2100,
 Norfolk, VA 23510-1681
 11598701 +Medical Center Radiologist, P O Box 37, Indianapolis, IN 46206-0037
 11598702 +Medical Transport, PO Box 2841, Norfolk, VA 23501-2841
 11640174 +Medical Transport (notice), Jeffrey P. King, Reg. Ag., 6015 Poplar Hall Dr., Ste 308,
 Norfolk, VA 23502-3819
 11887717 +Norfolk Fire & Rescue, Billing Office, 100 Brooke Ave. Ste. 500, Norfolk, VA 23510-1836
 11598703 +Regional Acceptance, P.O. Box 280075, Charlotte, NC 28258-0001
 11640175 Regional Acceptance (notice), CT Corp System, Reg. Ag., 4701 Cox Rd, Ste 301,
 Glen Allen, VA 23060-6802
 11640358 Regional Acceptance (notice), CT Corp System, Reg. Agent, 4701 Cox Rd., Ste 301,
 Glen Allen, VA 23060-6802
 11598705 +Samuel I White, PC, 5040 Corporate Woods Drive, Suite 120, Virginia Beach, VA 23462-4377
 11640158 +Samuel I. White, PC, 5040 Corporate Woods Dr., Suite 120, Virginia Beach 23462-4377
 11598706 +Sentara, PO Box 791168, Baltimore, MD 21279-1168
 11640359 +Sentara Healthcare (RA), Jeffrey P. King, Reg. Ag., 6015 Poplar Hall Dr, Suite 308,
 Norfolk, VA 23502-3819

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Form ID: clkntcab

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11640176 +Sentara Healthcare (RA), Jeffrey P. King, Reg. Agent, 6015 Poplar Hall Dr, Suite 308,
Norfolk, VA 23502-3819
11598707 +Sentara Leigh, P.O. Box 1875, Norfolk, VA 23501-1875
11598708 +Sentara Leigh Hospital, 535 Independence Pkwy, 700, Chesapeake, VA 23320-5192
11657767 +Statebridge Company, LLC, 4600 S.Syracuse Street, Suite 700, Denver, CO 80237-2769
11640160 +Suffolk City Attorney (notice), 441 Market St., Suffolk, VA 23434-5237
11640177 +Tidewater Credit Svcs (notice), Raymond L. Gottlieb, Reg. Ag., 448 Viking Dr., Suite 220,
Virginia Beach, VA 23452-7331
11640178 +Tidewater Finance Co. (notice), Alan M. Friedman, Reg. Ag., 222 Central Park Ave., #1300,
Virginia Beach, VA 23462-3031
11640180 +VA Employment Comm. (notice), VA Attorney General, 900 E. main St., Richmond, VA 23219-3524
11640179 +VA Taxation Comm., PO Box 1115, Richmond, VA 23218-1115
11598711 +Virginia Employment Commission, 703 E. Main Street, Richmond, VA 23219-3315
11665865 +Virginia Natural Gas, PO Box 4569, Dept 6250, Atlanta, GA 30302-4569
11665864 +Virginia Natural Gas RA, Corp. Svc. Co., 16th Floor, 1111 E. Main St.,
Richmond, VA 23219-3531

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

11598697 E-mail/Text: cio.bncmail@irs.gov Jul 12 2013 01:41:40 Internal Revenue Service,
400 N. 8th Street, Box 76, Stop Room 898, Richmond, VA 23219-0000
11598699 E-mail/Text: cio.bncmail@irs.gov Jul 12 2013 01:41:39 IRS, P.O. Box 7346,
Philadelphia, PA 19101-7346
11598698 E-mail/Text: cio.bncmail@irs.gov Jul 12 2013 01:41:40 Internal Revenue Svc.-CIO,
PO Box 7346, Philadelphia, PA 19101-7346
11637243 +E-mail/Text: csidl@sbcglobal.net Jul 12 2013 02:26:20 Premier Bankcard/Charter,
P.O. Box 2208, Vacaville, CA 95696-8208
11598704 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jul 12 2013 02:05:03 Regional Acceptance Corp,
P.O. Box 580075, Charlotte, NC 28258-0075
11701147 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jul 12 2013 02:05:03 Regional Acceptance Corporation,
Bankruptcy Section/100-50-01-51, PO Box 1847, Wilson, NC 27894-1847
11598709 E-mail/PDF: TidewaterLegaleBN@twcs.com Jul 12 2013 02:04:49 Tidewater Credit Service,
P.O. Box 13306, Chesapeake, VA 23325-0000
11696508 E-mail/PDF: TidewaterLegaleBN@twcs.com Jul 12 2013 02:04:50 Tidewater Finance Company,
P.O. Box 13306, Chesapeake, VA 23325
11598710 E-mail/PDF: TidewaterLegaleBN@twcs.com Jul 12 2013 02:04:50 Tidewater Motor Credit,
6520 Indian River Road, Virginia Beach, VA 23464-0000

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Internal Revenue Service
cr Lincoln Automotive Financial Services
11640347* +Alcoa Billing (notice), Greg Roth, CEO, PO Box 740022, Cincinnati, OH 45274-0022
11640348* +Bayport CU (notice-FDIC), George R. Dudley Jr., CEO, 3711 Huntington Ave.,
Newport News, VA 23607-2710
11640350* +Bon Secours (RA), Michael L. Goodman, 4501 Highwoods Pkwy, Glen Allen, VA 23060-6152
11640351* +Credit Control Corp (notice), Terry C. Fuller, Reg. Ag., 11821 Rock Landing Dr.,
Newport News, VA 23606-4207
11640353* +Emer. Coverage Corp. (notice), Corp. Svc. Co., Reg. Ag., 1111 E. Main St., 16th Floor,
Richmond, VA 23219-3532
11640352* +Emer. Phys. of Tide. (notice), Allan G. Donn, Reg. Ag., 440 Monticello Ave. Ste. 2200,
Norfolk, VA 23510-2243
11640349* +Equidata (notice), Bennett Stein, Reg. Ag., 724 Thimble Shoals Blvd, 100,
Newport News, VA 23606-2574
11640355* GA Check Rec. (notice), Stephanie Fuller, Owner, 110 Main St., Covington, GA 30014
11640342* +Grand Furniture (notice), Craig L. Stein, Reg. Ag., 1305 Baker Rd.,
Virginia Beach, VA 23455-3317
11640344* IRS (RA) Civil Process Clerk, Office of US Atty, EDVA, 101 W. Main St., Suite 8000,
Norfolk, VA 23510-1671
11640346* +IRS/US Attys Office (notice), Attn: Greg Stefan, Esq., 101 W. Main St., Ste 8000,
Norfolk, VA 23510-1671
11640356* +Med. Ctr. Radiologist (notice), Kaufman & Canoles, PC, Reg. Ag, 150 W. Main St., Suite 2100,
Norfolk, VA 23510-1681
11640357* +Medical Transport (notice), Jeffrey P. King, Reg. Ag., 6015 Poplar Hall Dr., Ste 308,
Norfolk, VA 23502-3819
11640341* +Samuel I. White, PC, 5040 Corporate Woods Dr., Suite 120, Virginia Beach, VA 23462-4377
11640343* +Suffolk City Attorney (notice), 441 Market Street, Suffolk, VA 23434-5237
11640360* +Tidewater Credit Svcs (notice), Raymond L. Gottlieb, Reg. Ag., 448 Viking Dr., Suite 220,
Virginia Beach, VA 23452-7331
11640361* +Tidewater Finance Co. (notice), Alan M. Friedman, Reg. Ag., 222 Central Park Ave., #1300,
Virginia Beach, VA 23462-3031
11640363* +VA Employment Comm (notice), VA Attorney General, 900 E. Main St., Richmond, VA 23219-3524
11640362* +VA Taxation Comm., PO Box 1115, Richmond, VA 23218-1115
11665870* +Virginia Natural Gas, PO Box 4569, Dept. 6250, Atlanta, GA 30302-4569
11665869* +Virginia Natural Gas RA, Corp. Svc. Co., 16th Floor, 1111 E. Main St.,
Richmond, VA 23219-3531

TOTALS: 2, * 21, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0422-8

User: atkinsj
Form ID: clkntcab

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.

District/off: 0422-8

User: atkinsj
Form ID: clkntcab

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2013 at the address(es) listed below:

Amber L. Quick on behalf of Debtor Bessie Lee Watson amber@call54legal.com,
bkparalegal@call54legal.com
Ashley C. Tucker on behalf of Debtor Bessie Lee Watson ashley@call54legal.com
Carl A. Eason on behalf of Creditor Lincoln Automotive Financial Services
bankruptcy@wolriv.com
D. Carol Sasser on behalf of Creditor Statebridge Company, LLC as servicer for The Bank of
New York Mellon Trust Company, National Association as Grantor Trustee of the Protium Master
Grantor Trust dsasser@siwpc.com, rjones@siwpc.com;ECFVBl@siwpc.com
Gregory D. Stefan on behalf of Creditor Internal Revenue Service greg.stefan@usdoj.gov,
usavae.nor.ecf.bank@usdoj.gov
Lawrence H. Glanzer trustee@rlglegal.com, va35@ecfcbis.com;margaret@rlglegal.com
Steve C. Taylor on behalf of Debtor Bessie Lee Watson bankruptcyattorney@call54legal.com,
bkparalegal@call54legal.com

TOTAL: 7